

**Information to identify the case:**

Debtor 1	<b>Kevin Chidley</b>	Social Security number or ITIN	<b>xxx-xx-5230</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Lisa Chidley</b>	Social Security number or ITIN	<b>xxx-xx-5576</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Northern District of Illinois</b>		Date case filed for chapter	<b>7 3/15/19</b>
Case number: <b>19-80578</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin Chidley	Lisa Chidley
2. All other names used in the last 8 years	fdba KC Farms	fdba KC Farms
3. Address	1212 N. 14th St Rochelle, IL 61068	1212 N. 14th St Rochelle, IL 61068
4. Debtor's attorney Name and address	Bernard J Natale Bernard J. Natale, Ltd. Edgebrook Office Center 1639 N Alpine Rd Suite 401 Rockford, IL 61107	Contact phone 815-964-4700 Email: <a href="mailto:natalelaw@bjnatalelaw.com">natalelaw@bjnatalelaw.com</a>
5. Bankruptcy trustee Name and address	James E Stevens Barrick, Switzer, Long, Balsley & Van Ev 6833 Stalter Drive Rockford, IL 61108	Contact phone 815-962-6611 Email: <a href="mailto:jimstevens@bslbv.com">jimstevens@bslbv.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 3/18/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 23, 2019 at 03:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>308 West State Street, Room 40, Rockford, IL 61101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/24/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Kevin Chidley  
 Lisa Chidley  
 Debtors

Case No. 19-80578-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: jclarke  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 24

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db/jdb  
 tr  
 27645840 +Kevin Chidley, Lisa Chidley, 1212 N. 14th St, Rochelle, IL 61068-1280  
 +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
 Rockford, IL 61108-2582  
 27645841 +ABP Farms Trust/Busey Trust Co, c/o: Martin, Goodrich & Waddell Inc, 2020 Aberdeen Court,  
 Sycamore, IL 60178-3140  
 27645842 Ag Direct, PO Box 2409, Omaha, NE 68103-2409  
 27645843 +Conserv FS, PO Box 1550, Woodstock, IL 60098-1550  
 27645844 +Daphne & Lloyd Holterman, W3757 Ebenezer Drive, Watertown, WI 53094-8708  
 27645845 Holcomb State Bank, 108 W. Main Street, Holcomb, IL 61043  
 27645847 +Hubbard Farm, Charles Hubbard, 2419 Meridian Rd, Chana, IL 61015-9686  
 27645848 John Deere Financial, PO Box 6600, Johnston, IA 50131-6600  
 27645849 +MGW Real Estate Services, 2020 Aberdeen Court, Sycamore, IL 60178-3140  
 27645850 +Maplehurst, 936 South Moore Rd, Rochelle, IL 61068-9789  
 27645851 +Midland State Bank, c/o: Martin, Goodrich & Waddell Inc, 2020 Aberdeen Court,  
 Sycamore, IL 60178-3140  
 27645852 Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783  
 27645853 +Nationstar Mortgage, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 27645855 PHI Financial Services, PO Box 733260, Dallas, TX 75373-3260  
 27645854 +PNC Bank, P5-PCLC-01-CB, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 27645857 PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
 27645858 +Rock Valley Federal Credit Union, 561 E Flagg Rd, Rochelle, IL 61068-9266  
 27645859 +Sunset Farms, 4340 S Kings Rd, Rochelle, IL 61068-9758  
 +Thomas R. Brown & Lori J. Brown, c/o: Martin, Goodrich & Waddell Inc, 2020 Aberdeen Court,  
 Sycamore, IL 60178-3140

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: natalelaw@bjnatalelaw.com Mar 19 2019 02:18:03 Bernard J Natale,  
 Bernard J. Natale, Ltd., Edgebrook Office Center, 1639 N Alpine Rd, Suite 401,  
 Rockford, IL 61107  
 27645846 +E-mail/Text: cfluke@hudsoninsgroup.com Mar 19 2019 02:21:21 Hudson Insurance Group,  
 7300 West 110th Street, Suite 400, Overland Park, KS 66210-2332  
 27645856 +E-mail/Text: mpapoccia@rvfcu.org Mar 19 2019 02:18:56 Rock Valley Credit Union,  
 1201 Clifford Avenue, Loves Park, IL 61111-7500  
 27645860 EDI: USBANKARS.COM Mar 19 2019 05:58:00 US Bank, PO Box 790179,  
 Saint Louis, MO 63179-0179

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Bernard J Natale on behalf of Debtor 1 Kevin Chidley natalelaw@bjnatalelaw.com  
 Bernard J Natale on behalf of Debtor 2 Lisa Chidley natalelaw@bjnatalelaw.com  
 James E Stevens jimstevens@bslbv.com, IL48@ecfcbis.com  
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4